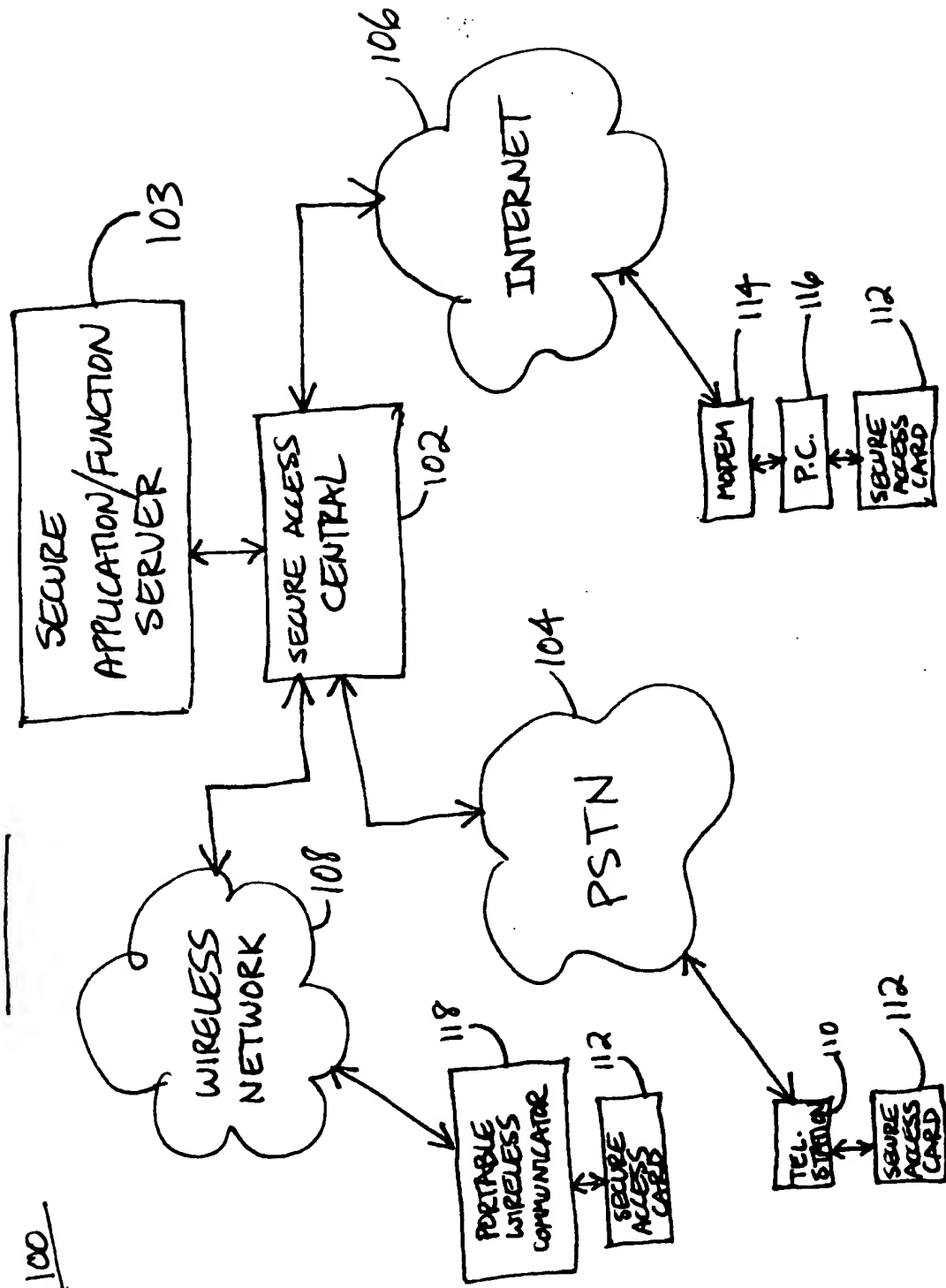
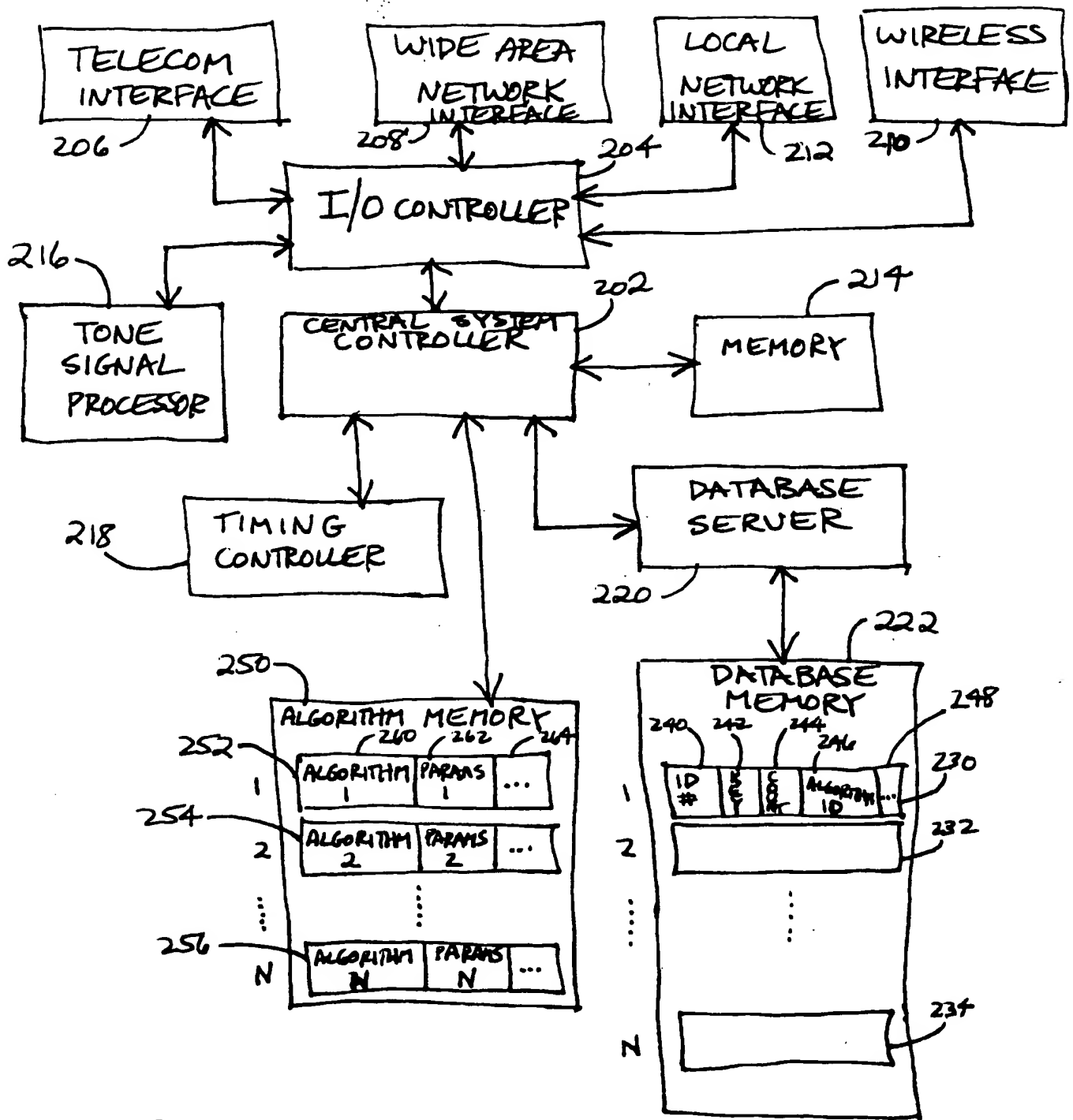


100

FIG. 1





102

FIG. 2

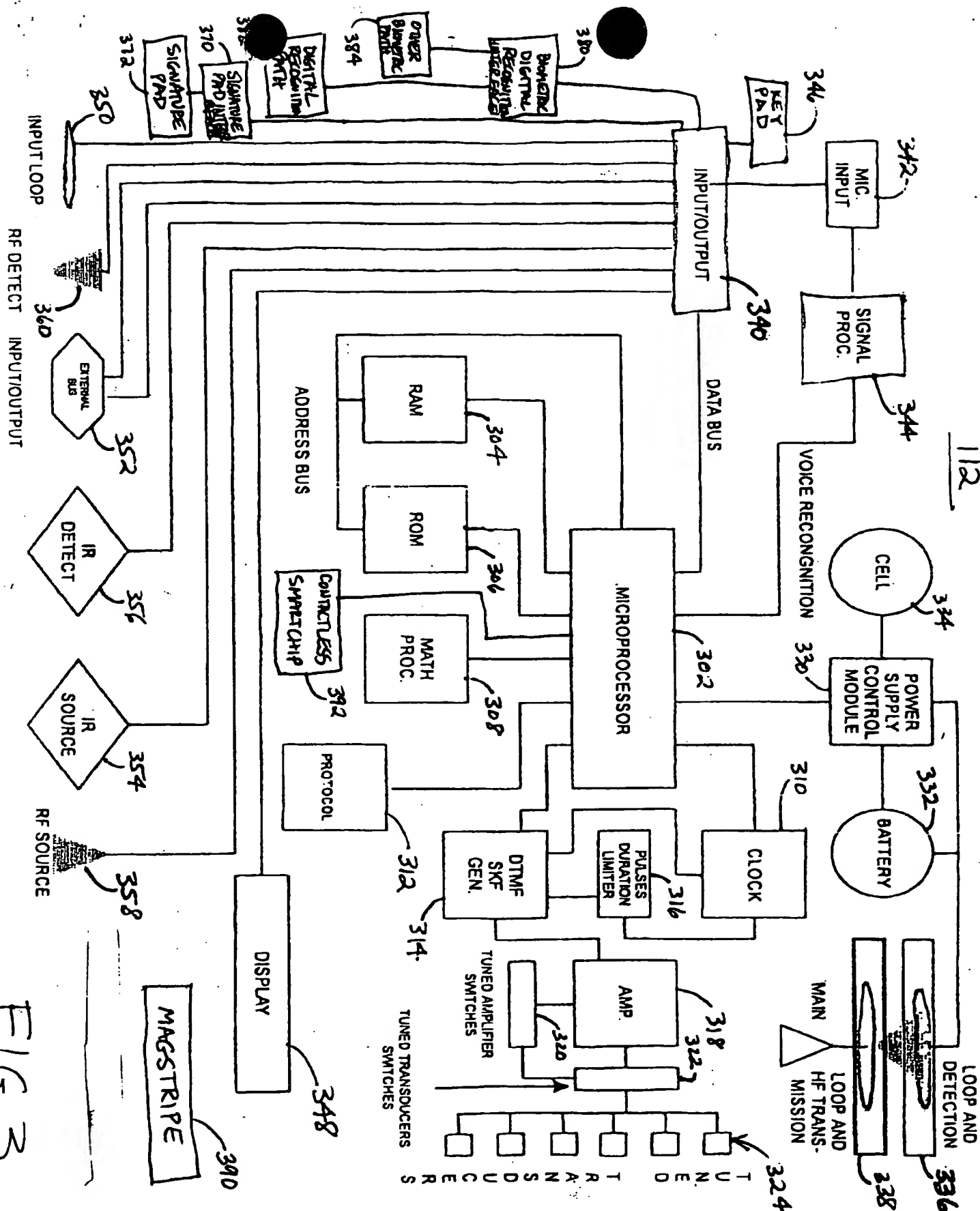
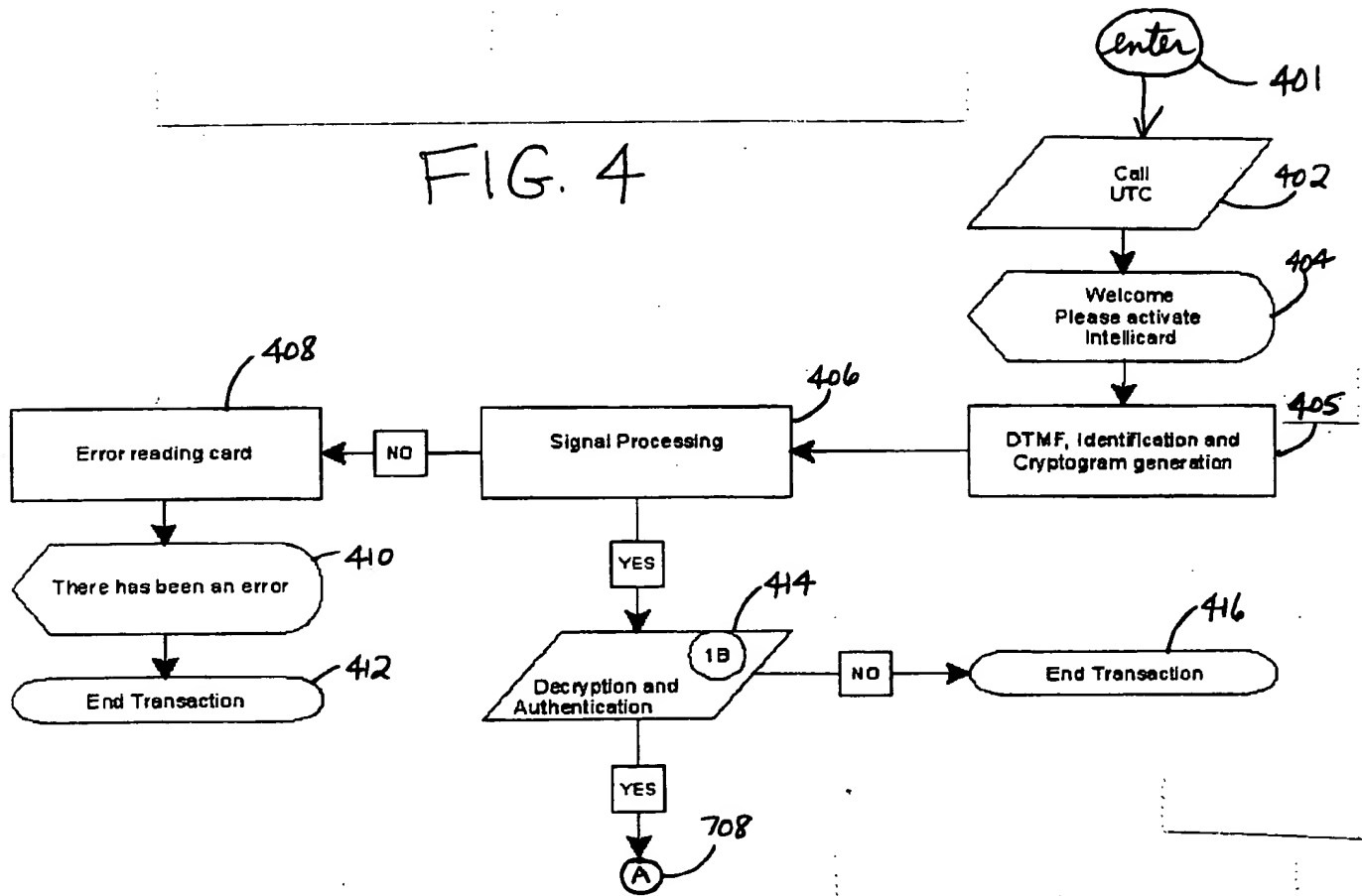


FIG. 3

FIG. 4



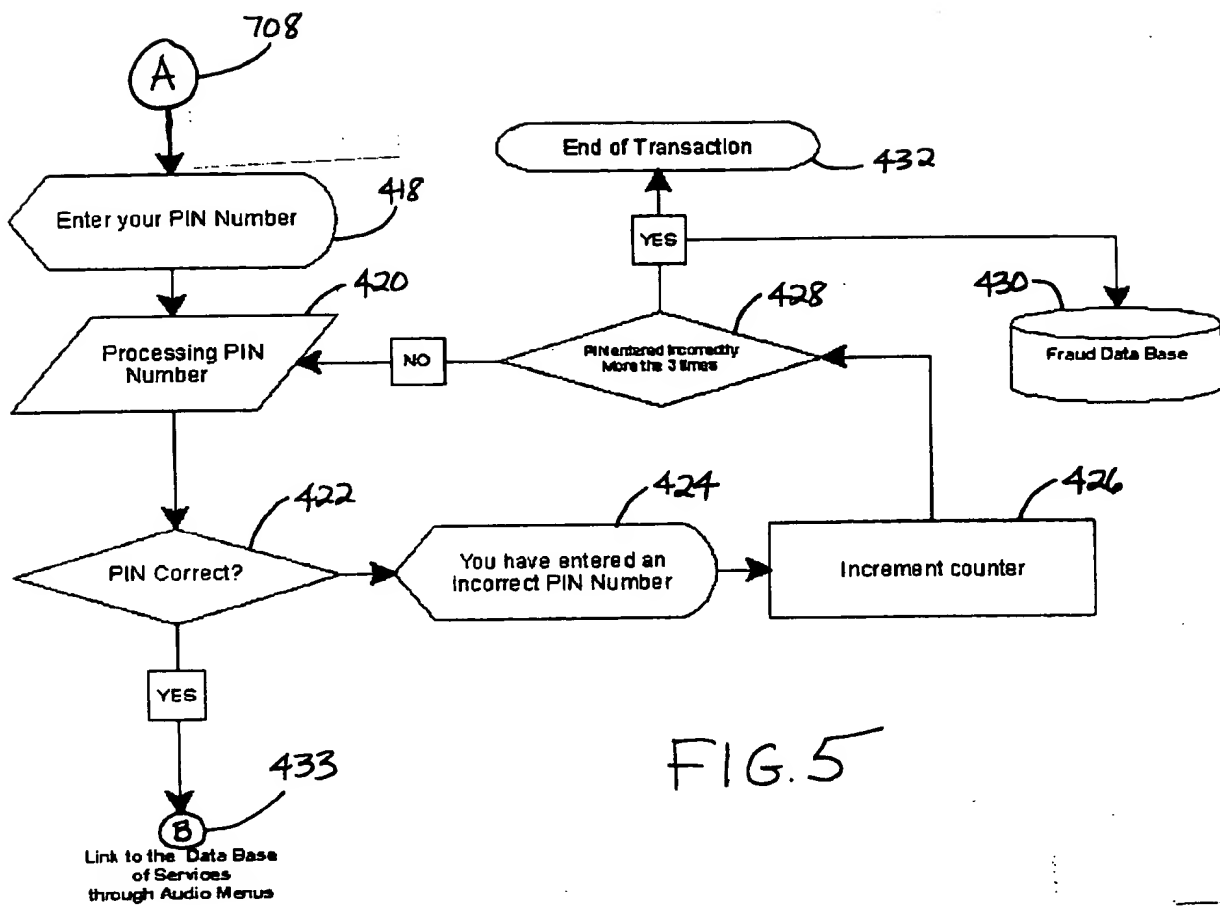


FIG. 5

FIG. 6

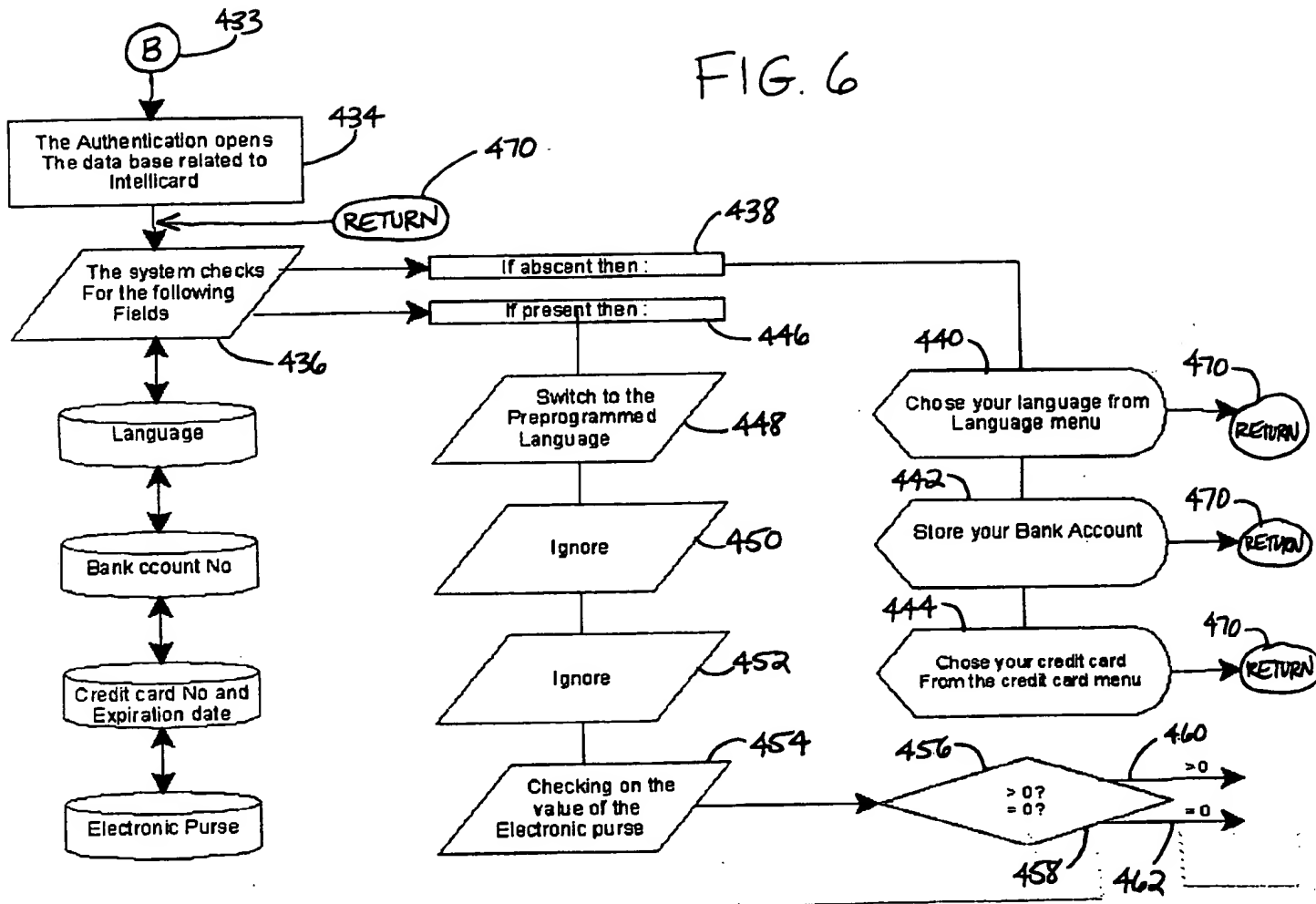


FIG. 7

1B

Authentication Process

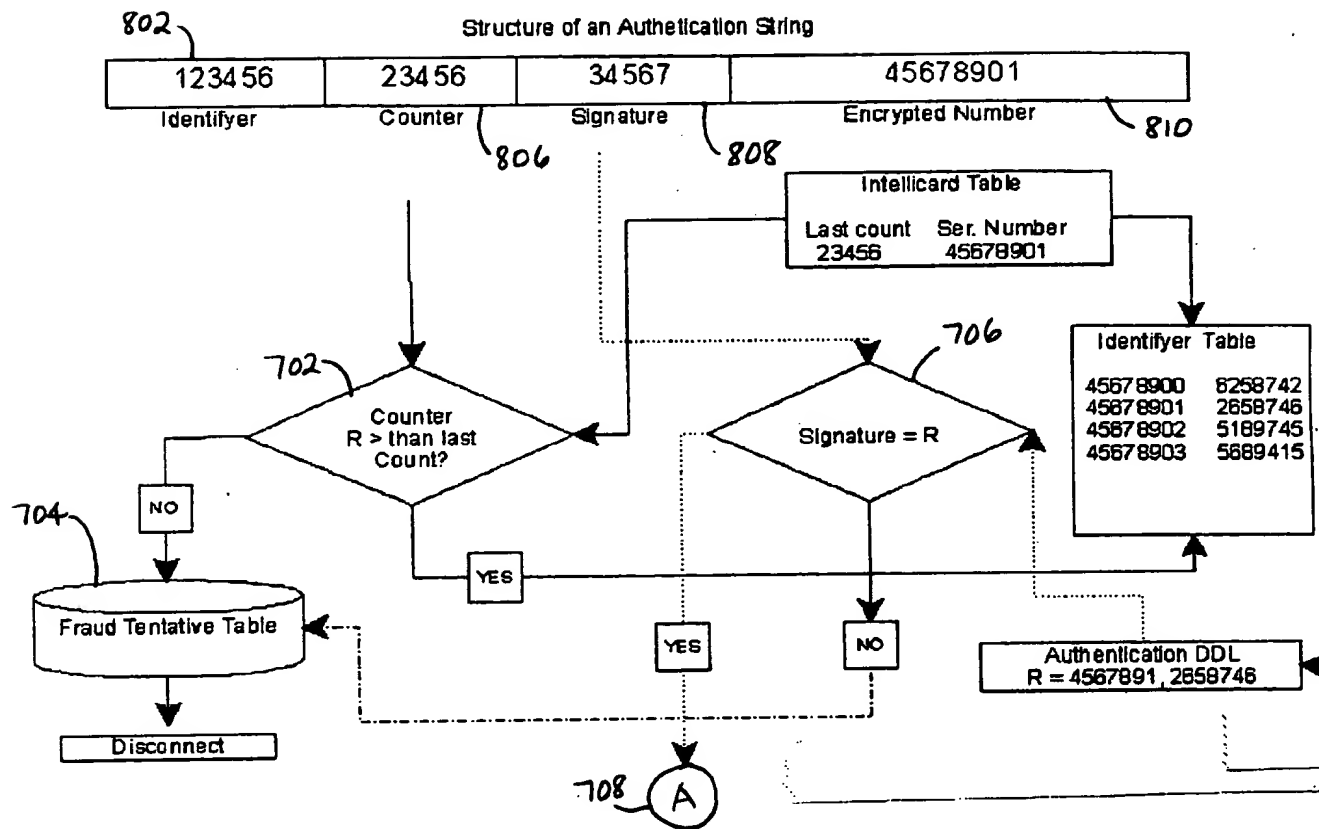
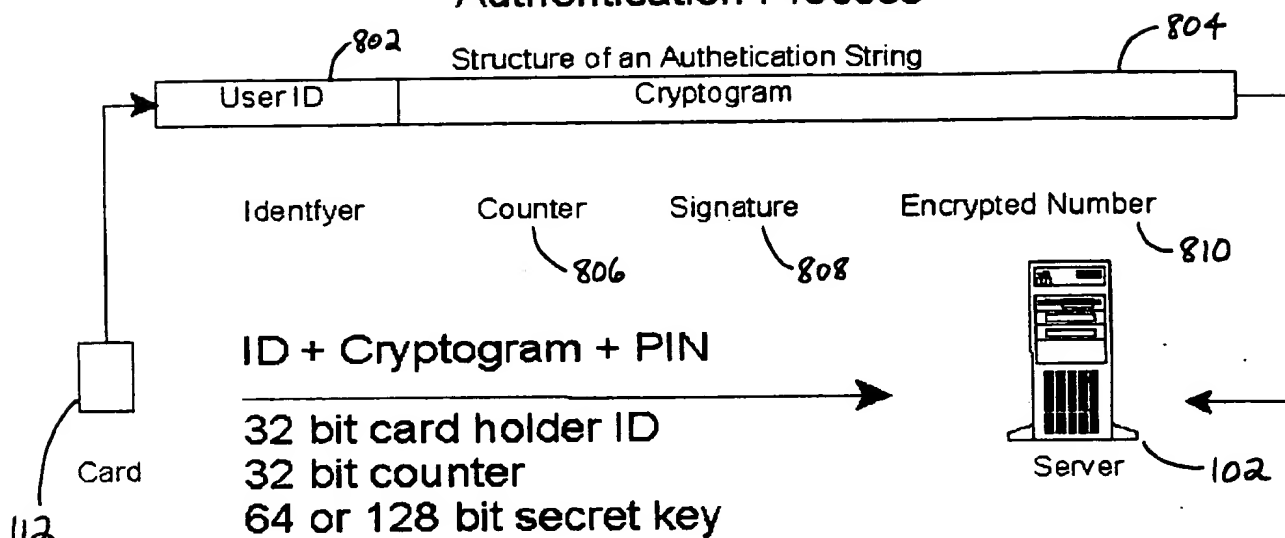


FIG. 8

Authentication Process



The sequence changes each time the card is initiated
 A counter is shared between the card and the server
 The cryptogram = Algorithm (ID, counter value, secret key)
 The user ID is encoded

FIG. 9

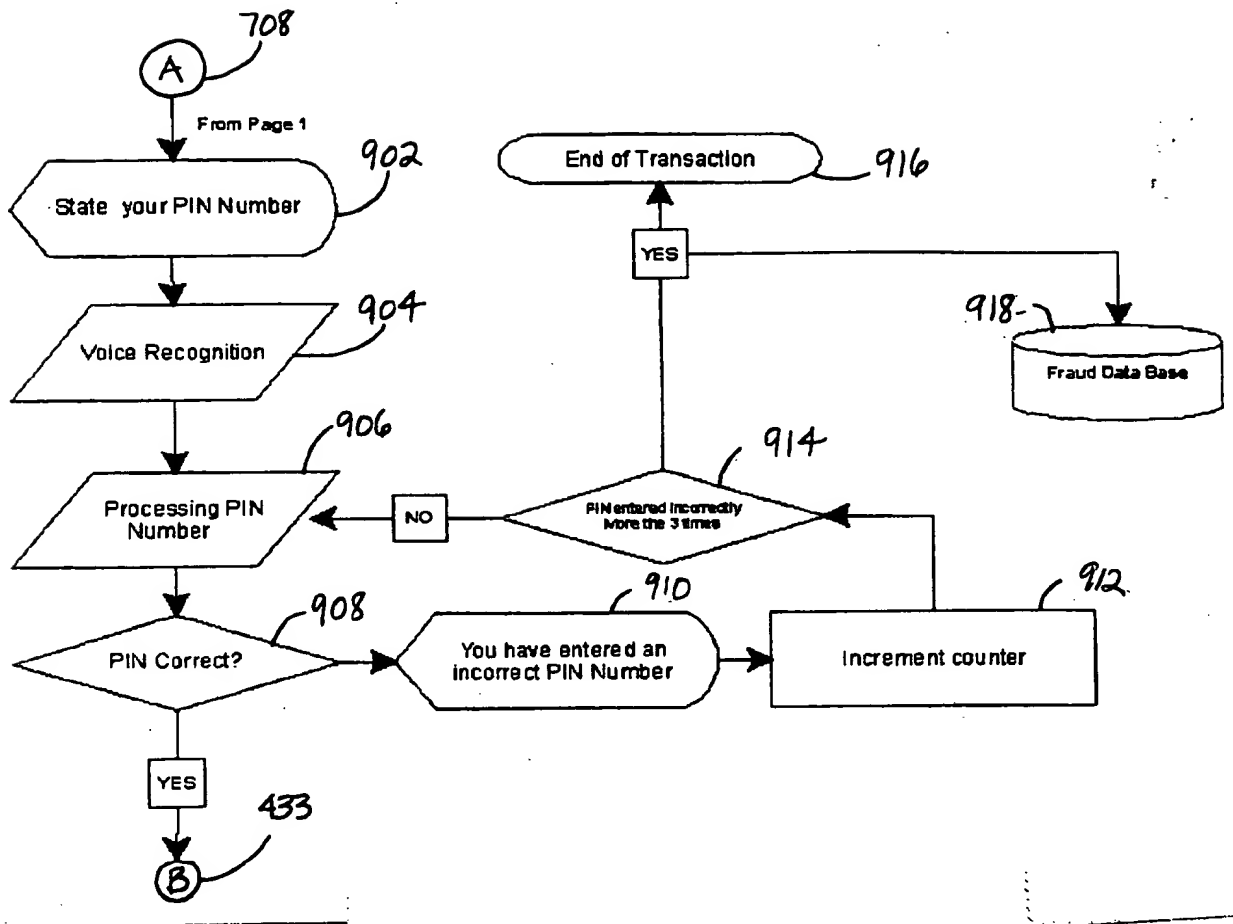


FIG. 10

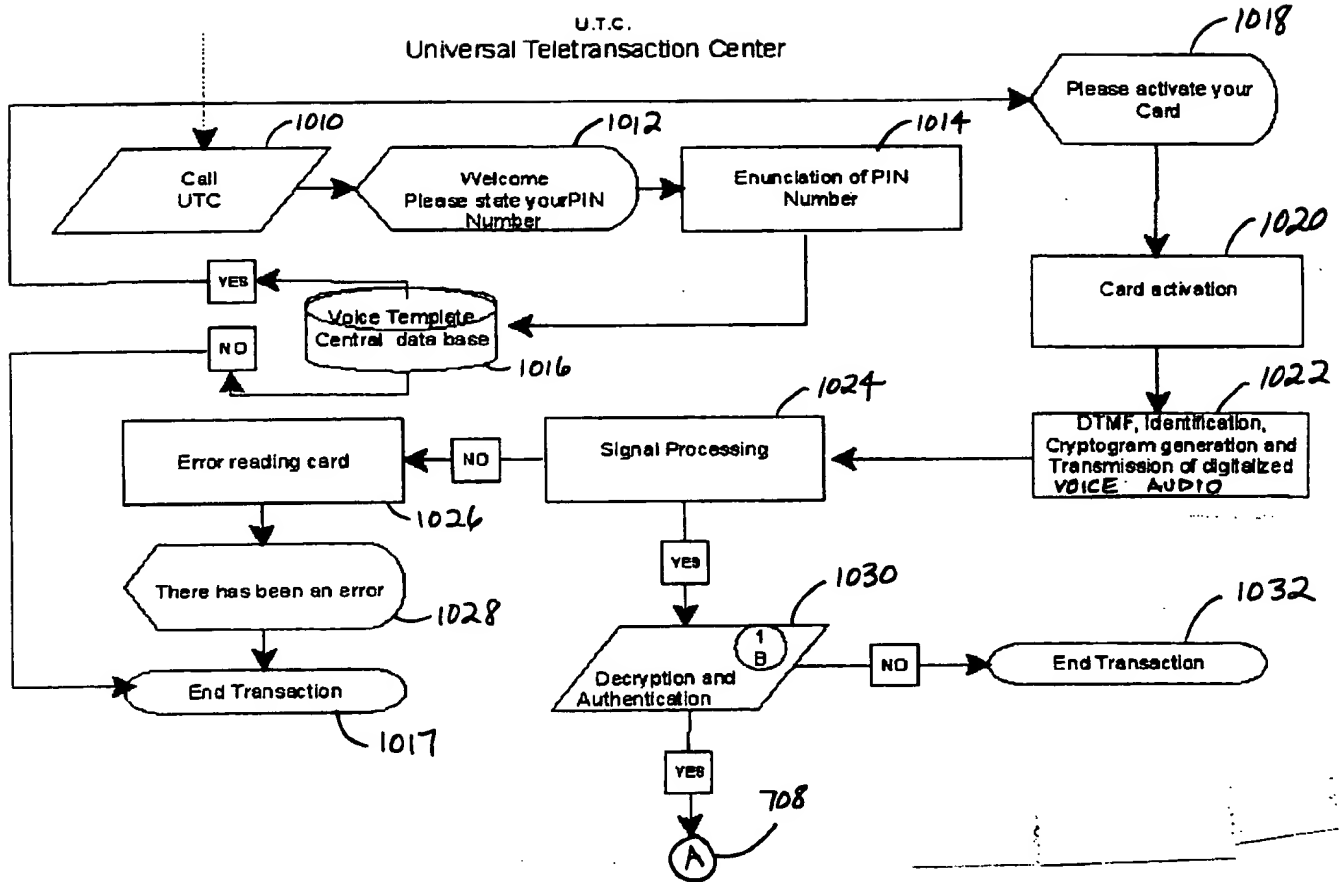


FIG. 11

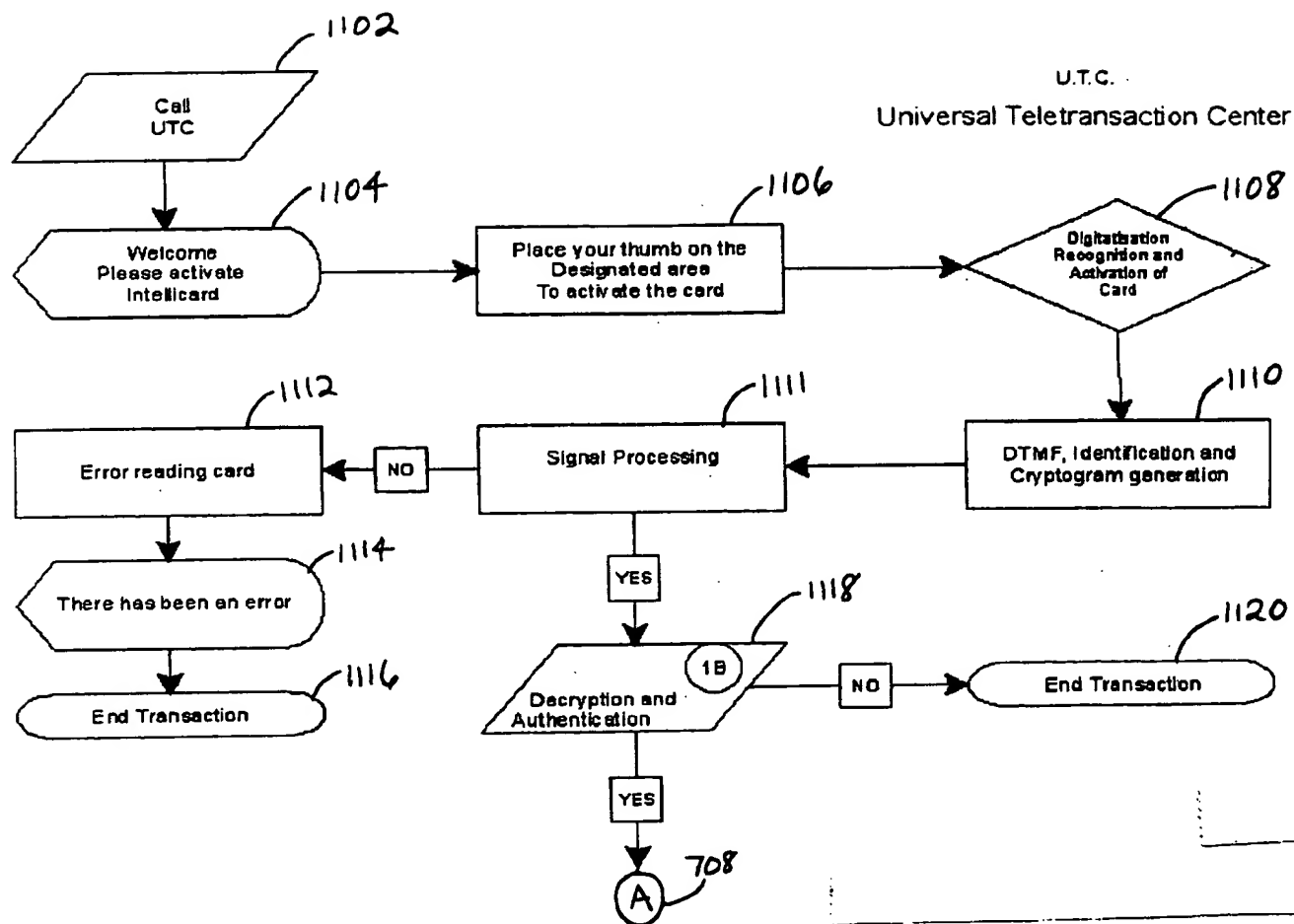


FIG. 12

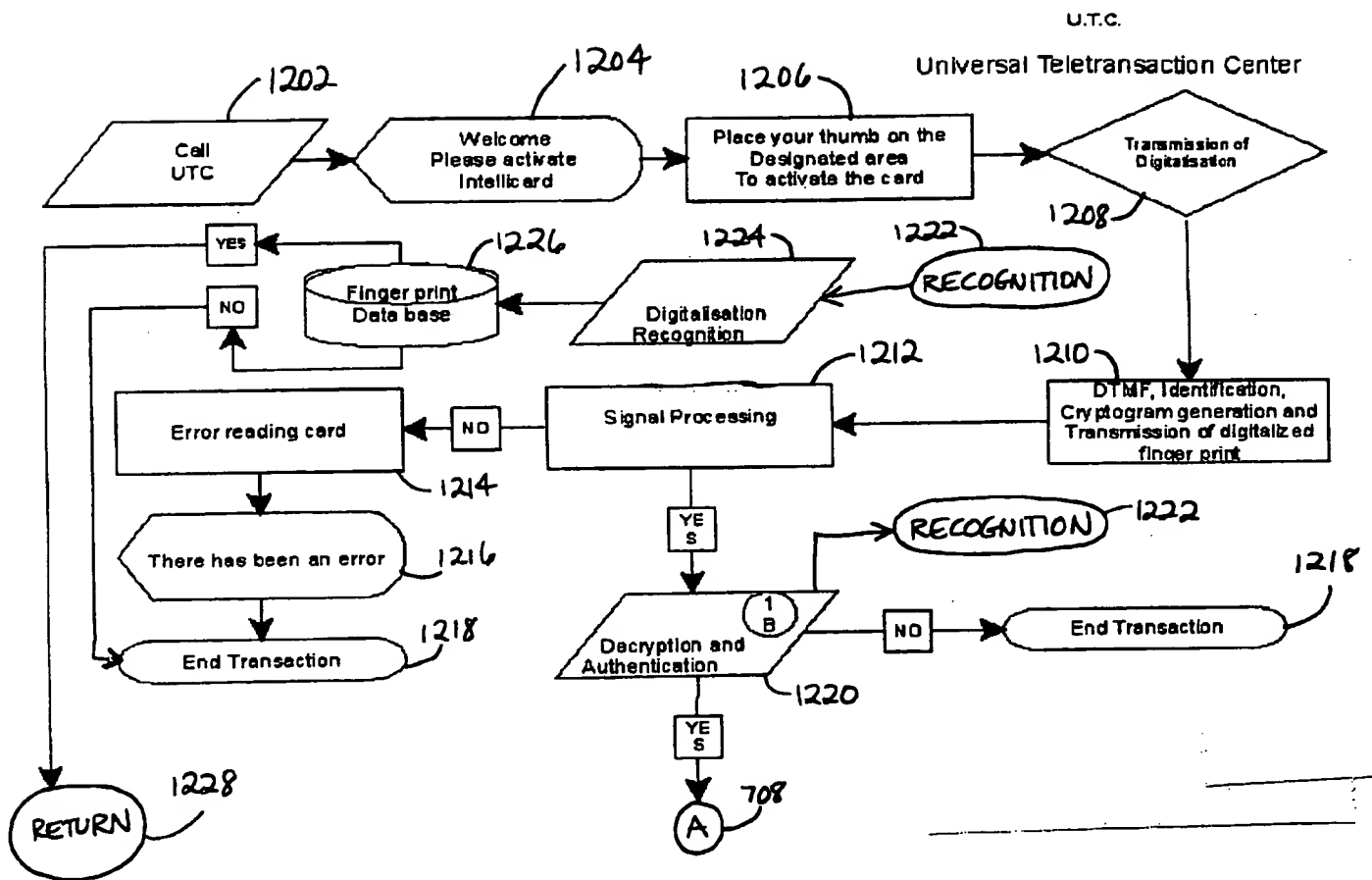


FIG. 13

